

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Yuri Galperin, et al.  
Appl. No. : 09/942,983  
Filed : August 30, 2001  
For : METHOD AND APPARATUS  
FOR DETERMINING A  
PREPAYMENT SCORE FOR AN  
INDIVIDUAL APPLICANT  
Examiner : Siegfried E. Chencinski  
Group Art Unit : 3692

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September 19, 2007

(Date)



Ted M. Cannon, Reg. No. 55,036

## RESPONSE TO MARCH 19, 2007 OFFICE ACTION

**Mail Stop Amendment**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Please enter the following response to the March 19, 2007 Office Action.

**Amendments to the Claims** are reflected in the listing of claims that begins on page 2 of  
this paper.

**Remarks** begin on page 3 of this paper.